

United States Bankruptcy Court
Northern District of Ohio

In re:
Barbara J. Burk
Debtor

Case No. 17-13177-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 42

Date Rcvd: Sep 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2017.

db
24898475 +Barbara J. Burk, 1561 Crossing Parkway, Westlake, OH 44145-6213
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Best Buy, P.O. Box 183195, Columbus, OH 43218-3195)
24898480 Dillard's, P.O. Box 965022, Orlando, FL 32896-5022
24898482 ETS Collections, P.O. Box 1398, Reynoldsburg, OH 43068-6398
24898483 +FFCC, 24700 Chagrin Blvd, #205, Beachwood, OH 44122-5630
24898484 +First Credit International, 3250 W Market Street, #304, Akron, OH 44333-3321
24898486 Goodyear Tire, PO Box 6497, Sioux Falls, SD 57117-6497
24898490 +Javitch. Block & Rathbone, 1100 Superior Avenue, 19th Floor, Cleveland, OH 44114-2521
24898493 +Montgomery Lynch & Assoc., 3681 South Green Road, #100, Beachwood, OH 44122-5716
24898495 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
24898499 St John Medical Center, P.O. Box 932748, Cleveland, OH 44193-0015
24898500 +St. John Medical Orthopedic Center, 29000 Center Ridge Road, Westlake, OH 44145-5219
24898504 University Hospital, P.O. Box 94564, Cleveland, OH 44194-4564
24898506 +Value City Furniture Corp Headq., 4300 E 5th Ave, Columbus, OH 43219-1816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QWJWOJCIK.COM Sep 14 2017 22:03:00 Waldemar J. Wojcik, 526 Superior Avenue,
Leader Bldg. #211, Cleveland, OH 44114-1418
ust
+E-mail/Text: ustregion09.cl.ecf@usdoj.gov Sep 14 2017 22:31:03 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
24898474 +EDI: CINGMIDLAND.COM Sep 14 2017 22:03:00 AT & T, P.O. Box 6416,
Carol Stream, IL 60197-6416
24898470 EDI: ALLIANCEONE.COM Sep 14 2017 22:03:00 Alliance One, P.O. Box 3102,
Southeastern, PA 19398-3102
24898471 +EDI: RMSC.COM Sep 14 2017 22:03:00 Amazon PLCC, P.O. Box 965015, Orlando, FL 32896-5015
24898472 EDI: AMEREXPR.COM Sep 14 2017 22:03:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
24898473 EDI: WFNNB.COM Sep 14 2017 22:03:00 Ann Taylor, P.O. Box 182789,
Columbus, OH 43218-2789
24898476 EDI: CAPITALONE.COM Sep 14 2017 22:03:00 Capital One, P.O. Box 6492,
Carol Stream, IL 60197-6492
24898477 +EDI: RMSC.COM Sep 14 2017 22:03:00 Care Credit, P.O. Box 960061,
Orlando, FL 32896-0061
24898478 +E-mail/Text: mahonb@clevelandmunicipalcourt.org Sep 14 2017 22:32:44
Cleveland Municipal Court, 1200 Ontario Street, Cleveland, OH 44113-1645
24898481 EDI: DISCOVER.COM Sep 14 2017 22:03:00 Discover, P.O. Box 15316, Wilmington, DE 19850
24898479 +EDI: RMSC.COM Sep 14 2017 22:03:00 Dicks Sporting Good, P.O. Box 965036,
Orlando, FL 32896-5036
24898485 +E-mail/Text: jennifer.macedo@gatewayonlending.com Sep 14 2017 22:30:24 Gateway One Lending,
3818 East Coronado Street, #100, Anaheim, CA 92807-1620
24898487 +EDI: RMSC.COM Sep 14 2017 22:03:00 HH Gregg, P.O. Box 965036, Orlando, FL 32896-5036
24898488 EDI: CITICORP.COM Sep 14 2017 22:03:00 Home Depot, P.O. Box 6497,
Sioux Falls, SD 57117-6497
24898489 EDI: IRS.COM Sep 14 2017 22:03:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
24898491 +EDI: CBSKOHL'S.COM Sep 14 2017 22:03:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
24898492 +EDI: TSYS2.COM Sep 14 2017 22:03:00 Macys, P.O. Box 8218, Mason, OH 45040-8218
24898494 +E-mail/Text: bnc@nordstrom.com Sep 14 2017 22:30:22 Nordstrom, P.O. Box 6555,
Englewood, CO 80155-6555
24900098 +EDI: PRA.COM Sep 14 2017 22:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
24898496 +EDI: WFNNB.COM Sep 14 2017 22:03:00 Pier 1, P.O. Box 182789, Columbus, OH 43218-2789
24898497 E-mail/Text: Supportservices@receivablesperformance.com Sep 14 2017 22:34:05
Receivables Performances Management, P.O. Box 1548, Lynnwood, WA 98046-1548
24898498 E-mail/Text: chicago.bnc@ssa.gov Sep 14 2017 22:33:14 Social Security Administration,
Great Lakes Program Service Center, 600 West Madison Street, Chicago, IL 60661-2474
24898501 +EDI: RMSC.COM Sep 14 2017 22:03:00 Stein Mart, P.O. Box 965005, Orlando, FL 32896-5005
24898503 +EDI: RMSC.COM Sep 14 2017 22:03:00 TJ Max, P.O. Box 965036, Orlando, FL 32896-5036
24898502 +EDI: WTRRN BANK.COM Sep 14 2017 22:03:00 Target, P.O. Box 1327,
Minneapolis, MN 55440-1327
24898505 EDI: USBANKARS.COM Sep 14 2017 22:03:00 US Bank, P.O. Box 108, Saint Louis, MO 63166
24898507 +EDI: RMSC.COM Sep 14 2017 22:03:00 Walmart, P.O. Box 965024, Orlando, FL 32896-5024
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2017 at the address(es) listed below:

Waldemar J. Wojcik wwojcik@wojciklpa.com, wwojcik@ecf.epiqsystems.com
William J. Balena on behalf of Debtor Barbara J. Burk docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 2

Information to identify the case:

Debtor 1 Barbara J. Burk
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1515**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Northern District of Ohio**Case number: **17-13177-jps**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Barbara J. Burk

9/13/17**By the court:** JESSICA E. PRICE SMITH
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.